The Better Care Reconciliation Act would take health care away from many older Michiganders.

The Better Care Reconciliation Act of 2017 (BCRA) would make it harder for older adults in Michigan to afford the health care they need. Under the BCRA:

**Older Michiganders may lose access to nursing home care, home health care, and other services that help them maintain their independence.**

- Proposed cuts to Medicaid would slash federal funding by $772 billion, forcing states to cut important services for older adults, such as long-term services and supports.
- Medicaid is the primary payer for 60% of nursing facilities in Michigan.
- Approximately 142,111 Michiganders received long-term services and supports through Medicaid.
- About 6.8% of Michigan’s Medicaid beneficiaries are older adults; approximately 266,000 people ages 50-64 and 156,000 seniors in Michigan benefit from Medicaid.
- The proposed Medicaid cuts will deepen even more severely starting in 2025, just as “baby boomers” start turning 80. Cuts of 35% by 2036 will make it impossible for Michigan to meet the needs of its growing aging population. By 2025, the number of Michiganders over age 65 is expected to grow by 27.8%, and the number over 85, a population that relies on long-term services and supports, is expected to grow 9.2%.

**Older adults may not be able to afford to pay their health insurance premiums.**

- As of 2016, 95,000 Michiganders ages 50-64 received tax credits to purchase coverage through the Marketplace. Nationwide, one in four people (26%) enrolled in Marketplace plans are ages 55-64.
- For a 60-year-old living in Lansing, Michigan with an income of $30,000/year, net insurance premiums for a silver plan after tax credits could rise by 163% in 2020. Net premiums for a bronze plan could change from $0 to $3,110.
- By changing the 3:1 limit on age rating to 5:1 (or higher if state law permits), premiums for older adults would increase relative to younger adults. This “age tax” by itself would raise premiums in Michigan by $1,623 annually for a 60-year-old.
- The proposed bill also rolls back expanded Medicaid coverage, which currently provides affordable health care to 637,200 Michiganders, including many 50- to 64-year-olds.

**There would be fewer resources to fund Medicare.**

- BCRA includes a huge tax cut, totaling $58 billion, for wealthy individuals that will harm Medicare’s financing in the short- and long-term, putting people with Medicare at risk for benefit cuts.
- BCRA opens the door to premium support which would likely put the 21% of Michiganders ages 50-64 at risk for paying higher out-of-pocket costs once they enroll in Medicare.
- Older Michiganders cannot afford to pay more for health care. The median personal income among Michiganders ages 65 and older in 2015 was $23,000.